

EXHIBIT 11

INSURED'S NAME: Velma MiddleBrooks
POLICY NUMBER: 00J280363

Dennis: Insurance Customer Service. My name is Dennis. May I ask your name, please?

Velma Middlebrooks: Uh, yes, Velma _____. (sounded like Hinton or Henshion)

Dennis: Okay, and how can we assist you today?

Velma Middlebrooks: Uh, yes, I want to change the beneficiary on my policy, please.

Dennis: Okay, do you have your policy number with you?

Velma Middlebrooks: Huh?

Dennis: Do you have your policy number with you?

Velma Middlebrooks: Yes.

Dennis: Okay, could I have that, please?

Velma Middlebrooks: Um, 00 J2 80 363. (coughing)

Dennis: You're Velma Middlebrooks?

Velma Middlebrooks: Yes.

Dennis: Alright, now, I just need to ask you if you can verify your date of birth and your mailing address, please?

Velma Middlebrooks: **REDACTED**

Dennis: And your mailing address?

Velma Middlebrooks: Um, **REDACTED** It's in Atlanta.

Dennis: Alright. Right now, I'm showing that your beneficiary is Doctor Sharion Moon. Are we -.

Velma Middlebrooks: Yeah, I -.

Dennis: - keeping her on there or, and adding somebody else, or was you removing her off and putting somebody in her place?

Velma Middlebrooks: Yes, I'm taking her off.

Dennis: Okay. Who was you gonna put in her place?

Velma Middlebrooks: Uh, my other daughter.

Dennis: Okay, and -

Velma Middlebrooks: Adri -.

Dennis: - her name is? What was her name?

Velma Middlebrooks: Adrian. Rich.

Dennis: Okay, ADRIAN?

Velma Middlebrooks: Um-hum.

Dennis: And then RICH?

Velma Middlebrooks: Huh?

Dennis: RICH, is how you spell the last name?

Velma Middlebrooks: Uh-huh, RICH, uh-huh.

Dennis: Okay, were you adding anybody or is it just uh, Ms. Rich?

Velma Middlebrooks: Uh, Adrian Rich and uh, Barbara. Mallory.

Dennis: Okay, MALLORY?

Velma Middlebrooks: Um, yes.

Dennis: Okay, and her relationship to you is?

Velma Middlebrooks: They're, they're my daughters.

Dennis: Oh, she's your daughter, too?

Velma Middlebrooks: Um-hum.

Dennis: Okay, were you adding anyone else to benefit, in addition to that?

Velma Middlebrooks: No, just them.

Dennis: Alright now, I have that change in the system for you. Are we able to help you out with anything else today?

Velma Middlebrooks: No, that's all.

Dennis: Okay, well, I thank you for your time and you have a good day today.

Velma Middlebrooks: You too. Thank you.

Dennis: Bye-bye.

Velma Middlebrooks: Bye-bye.